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## California PCIP Enrolls Record Number of Subscribers during the Month of August!!!

California PCIP enrollment continues to grow – during August, 604 new subscribers were enrolled! Average monthly enrollment prior to August was approximately 400 new subscribers. And as of August 31, 2011 CA PCIP subscribers total more than 4,000!!

We appreciate all your efforts in helping us reach and enroll all eligible Californians!

The summary below provides statistics about California's PCIP enrollment through August 31, 2011. Included are the number of current subscribers, new subscribers for the month of August, total number of subscribers since the CA PCIP opened on 10/25/2010 and the top 10 counties' PCIP enrollment.

#### **August 2011 PCIP Statistics**

Number of Current Subscribers		
As of 8/31/11:	4,097	
08/2011 New Subscribers*:	604	
Since Inception 10/25/10:	4,571	

Top 10 Counties in Enrollment:			
(Represents 71.5% of total enrollment)			
Los Angeles	25.8%	(1,058)	
San Diego	11.2%	(458)	
Orange	8.2%	(335)	
Riverside	5.3%	(217)	
Santa Clara	4.3%	(175)	
Alameda	4.3%	(174)	
Sacramento	3.5%	(145)	
San Bernardino	3.3%	(134)	
Contra Costa	2.8%	(116)	
Ventura	2.8%	(115)	

And, while California was the last state to implement the PCIP, we continue to have the 2nd highest PCIP enrollment in the nation!

Together our mission of helping uninsured Californians get the health coverage they need is making a difference!

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# The PCIP/MRMIP Application and Handbook NOW AVAILABLE!

When the California Pre-Existing Condition Insurance Plan (PCIP) began enrolling subscribers in October 2010, applicants were required to complete two separate applications, one for PCIP and one for the Major Risk Medical Insurance Program (MRMIP).

Now applying for PCIP is easier! To streamline the application process the two applications have been consolidated into one! The Managed Risk Medical Insurance Board (MRMIB), the state agency that administers both programs, created a new application and handbook, the <a href="PCIP/MRMIP Application and Handbook">PCIP/MRMIP Application and Handbook</a>.

To apply for PCIP or MRMIP applicants only have to complete the PCIP/MRMIP application to apply for either program. All applications received are reviewed for both health care programs however, an applicant can simply check a box for their preferred health care choice. If an option is not selected, and an applicant qualifies for both PCIP and MRMIP, they will be enrolled in PCIP.

MRMIP is a state health care program for medically uninsurable Californians that has different eligibility rules, annual deductibles, annual lifetime caps and monthly premium costs compared to PCIP. If an individual is currently enrolled in MRMIP, they will not meet the requirement of not having health care coverage for at least six months prior to submitting their PCIP application.

The PCIP/MRMIP Application and Handbook can be downloaded at <a href="https://www.pcip.ca.gov/Downloads">www.pcip.ca.gov/Downloads</a>.



## **PCIP Application Assistance Payments Available**

For Certified Application Assistants (CAAs)
Who Are PCIP Certified!

Enrollment Entities (EEs) and Certified Application Assistants (CAAs) are an invaluable resource for helping uninsured Californians get the health insurance they need. To help ensure that everyone who is eligible for the Pre-Existing Condition Insurance Plan (PCIP) applies, **PCIP will pay EEs application assistance payments.** Qualified EEs will receive application assistance payments for PCIP certified CAAs whose application assistance result in a successful enrollment in the PCIP program.

Until now, EEs/CAAs have only been associated with the Healthy Families Program (HFP). With the launch of the PCIP Outreach Campaign, EEs/CAAs can now participate in the PCIP Application Assistance Payment Program. The EE must be registered with the HFP and/or PCIP and the CAA must be certified for the PCIP program.

#### To be eligible for the Application Assistance Payment:

- EEs currently registered with HFP do not need to re-apply.
- EEs not currently registered with HFP need to submit an Invitation to Participate (ITP) Form to PCIP for approval.
- CAAs need to complete PCIP certification.
  - The certification process:
    - 1. Requires CAAs to take the 2-hour PCIP 101 training course on the PCIP website, www.pcip.ca.gov, under the Outreach tab.
    - 2. CAAs who complete the PCIP 101 training course and pass the certification exam will be PCIP certified.

In order for the EE to receive the PCIP application assistance payment, the PCIP certified CAA must complete Section 10 of the new <a href="PCIP/MRMIP Application">PCIP/MRMIP Application</a>. All applicable boxes for the EE/CAA must be filled out to qualify for the PCIP application assistance payment. Missing information will not be accepted at a later date for payment.

For further information about the EE/CAA process for the PCIP and CAA PCIP certification, please contact the EE/CAA Liaison Helpdesk at 1-800-279-5012. Or you may email <a href="mailto:ee-caaliaison@maximus.com">ee-caaliaison@maximus.com</a>. Their business hours are Monday through Friday from 8:30 a.m. to 5:00 p.m.

The PCIP/MRMIP Application and Handbook can be downloaded at www.pcip.ca.gov/Downloads.

#### PCIP Monthly Premium Rates Reduced an Average of 18 Percent

California PCIP monthly premium rates were reduced by an average of 18 percent. The new rates took effect for the October 1, 2011 billing cycle. Premium reductions range from 8.2 to 24.3 percent, depending on subscribers' ages and where they live. The decreases were made possible by new guidelines issued by the U.S. Department of Health and Human Services.

"We believe premium cost was a barrier to access for some Californians. Now the barrier has been eased," said Cliff Allenby, MRMIB's chairman. "We want to make sure that everyone who qualifies for this program has access to its benefits and is not deterred by price."

As an example, a 40 year-old subscriber living in Los Angeles will see a premium reduction from \$339 a month to \$269.

For additional information about the reduced premium rates, visit <a href="www.pcip.ca.gov">www.pcip.ca.gov</a> or call us at 1-877-428-5060. You can call Monday - Friday, 8 a.m. to 8 p.m, or Saturday, 8 a.m. to 5 p.m.

#### **Comprehensive Wellness Exam Can Equal \$50 Credit for Subscribers**

New subscribers to PCIP who complete a comprehensive wellness examination can receive a \$50 credit on a future monthly premium.

To qualify for the wellness credit, the examination needs to occur during the first 3 months of coverage, and include one or more of the following services:

- Routine physical examination
- Routine laboratory tests including blood pressure screenings, cholesterol screenings, and diabetic screenings
- Routine gynecological examination including a Pap test
- Vaccinations
- Routine mammogram

This benefit is provided only once during enrollment in PCIP and subscribers need to be seen by in-network providers. It is important to note that the \$50 is an invoice credit and will not be payable directly to subscribers.

Subscribers need to continue to pay their entire monthly premium payment until they see the credit on an invoice, which can take up to 60 days. Taking the credit before it appears on their invoice could result in disenrollment from the program for not paying their entire premium.

If you have questions visit <a href="www.pcip.ca.gov">www.pcip.ca.gov</a> or call customer service at 1-877-629-1500 (Monday-Friday, 6 a.m. to 6 p.m.).

#### **PCIP OUTREACH EFFORTS**

As you know, PCIP's goal is to help uninsured Californians get the health insurance they need. With this in mind, PCIP is working with community organizations in order to build awareness about the program.

WE NEED YOUR HELP!! We are always looking for new organizations to partner with. If you know of any groups; from health to insurance, from civic to volunteer that would be interested in hearing more about PCIP, please email us at <a href="mailto:pcip@maximus.com">pcip@maximus.com</a>.

Additionally, we are planning to place PCIP brochures in doctor's offices, clinics and hospitals. If you can assist us with contacts for placing copies in any of these locations, let us know.

Together we can make sure that all Californians know about this much-needed health insurance coverage.

Outreach materials and flyers are available at <a href="https://www.pcip.ca.gov">www.pcip.ca.gov</a>. To access the materials, go to the "Outreach Materials" tab on our website.

### \$100 PCIP Application Assistance Payment!

Previously PCIP paid insurance agents/brokers and Enrollment Entities (EEs) \$50 for each assisted application which resulted in a successful enrollment in the PCIP.

Now PCIP has increased Application Assistance Payments to \$100! The \$100 payment is effective now for successful enrollments with PCIP Start Dates of coverage October 1, 2011 and after.

To qualify for application assistance payments, Section 10 of the PCIP/MRMIP Application must be completed and the applicant must be successfully enrolled into the PCIP for the EE or insurance agent/broker to be paid.

If you have any questions, please give us a call at 1-877-428-5060, Monday - Friday, from 8 a.m. to 8 p.m. Or, on Saturday, from 8 a.m. to 5 p.m.